

<i>SERFF Tracking Number:</i>	<i>MNLE-126429709</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i> <i>44404</i>
<i>Company Tracking Number:</i>	<i>MLINY11230911849</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LifeCare Consumer Guide</i>		
<i>Project Name/Number:</i>	<i>LifeCare Consumer Guide/MLINY11230911849</i>		

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: LifeCare Consumer Guide	SERFF Tr Num: MNLE-126429709	State: Arkansas
TOI: LTC06 Long Term Care - Other	SERFF Status: Closed-Filed	State Tr Num: 44404
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: MLINY11230911849	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Authors: Giselle Gaspar, Lisa Onwubuke	Disposition Date: 01/13/2010
	Date Submitted: 12/22/2009	Disposition Status: Filed
Implementation Date Requested:		Implementation Date:

State Filing Description:

## General Information

Project Name: LifeCare Consumer Guide	Status of Filing in Domicile:
Project Number: MLINY11230911849	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 01/13/2010	Explanation for Other Group Market Type:
	State Status Changed: 01/13/2010
Deemer Date:	Created By: Giselle Gaspar
Submitted By: Giselle Gaspar	Corresponding Filing Tracking Number:
Filing Description:	
The Consumer Guide "LifeCare: Whole Life Insurance with Long-Term Care Benefits – Consumer Guide – IM4123CG" is identified by MLINY11230911849 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. The intended date of first use is February 1, 2010.	

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

## Company and Contact

SERFF Tracking Number: MNLE-126429709 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44404  
Company Tracking Number: MLINY11230911849  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
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### Filing Contact Information

Lisa Onwubuke, Senior Compliance Specialist lisa\_onwubuke@jhancock.com  
200 Bloor St. E. 416-852-6939 [Phone]  
ST9-B24 416-926-6067 [FAX]  
Toronto, ON M4W 1E5

### Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan  
(U.S.A.)  
200 Bloor Street East Group Code: -99 Company Type: Life  
Toronto, ON M4W 1E5 Group Name: State ID Number:  
(800) 333-0963 ext. [Phone] FEIN Number: 01-0233346

### Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: 1 x submission  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$25.00	12/22/2009	32996793

*SERFF Tracking Number:*      *MNLE-126429709*      *State:*      *Arkansas*  
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Marie Bennett	01/13/2010	01/13/2010

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*Project Name/Number:*      *LifeCare Consumer Guide/MLINY11230911849*

## **Disposition**

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	LifeCare Consumer Guide		Yes

SERFF Tracking Number: MNLE-126429709 State: Arkansas

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IM4123CG	Advertising	LifeCare Consumer Guide	Initial			MLINY11230911849 - LifeCare Consumer Guide - LO.pdf



# LifeCare

Whole Life Insurance with Long-Term Care Benefits



The Protection You Need.  
The Independence You Want.



INSURANCE PRODUCTS:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.





*You recognize the importance of purchasing life insurance to protect your family after your death. But it's also important to protect your independence — and your assets — while you're alive. Fortunately, there's a single solution to both those needs — John Hancock's LifeCare.*

*Guaranteed<sup>1</sup> protection for life.*

1. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.







## Secure your financial future.

If you're like most people, providing for your family's financial security — and your own — is a top priority. An unexpected long term care situation can suddenly threaten that financial security and force you to re-allocate assets or savings that you had earmarked for other purposes.

### *Facts You Should Know*

- At least 70% of people over age 65 will require long-term care services at some point in their lives.<sup>2</sup>
- The average length of time that individuals stay in a nursing home is 876 days (2.4 years).<sup>3</sup>
- The national average cost of a year of nursing home care is nearly \$75,000 today and round-the-clock homecare can be more than that.<sup>4</sup>

2. Source: U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, [www.longtermcare.gov](http://www.longtermcare.gov), September 2008.

3. Source: The Lewin Group, "Nursing Home Use by 'Oldest Old' Sharply Declines," November 2006.

4. Source: Based on the John Hancock 2008 Cost of Care Survey.

## The Single Solution

### One Policy. One Process. One Payment.

John Hancock's LifeCare<sup>5</sup> allows you to address the need for life insurance and long-term care insurance in a single policy with a single underwriting process and a single payment.

### Life Insurance + Long-Term Care Insurance = LifeCare

The death benefit in your LifeCare policy can be accessed to help pay for long-term care expenses, if needed.<sup>6</sup> Any unused portion of the death benefit remains in your policy and is later paid to your beneficiaries. If you never need the policy coverage for long-term care, the entire death benefit will be paid to your beneficiaries on a tax-favored basis.<sup>7</sup>

5. Insurance policies and/or associated riders and features may not be available in all states.

6. When the policy's death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately.

7. Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.

# Life Insurance Protection

## Protection

### *Guaranteed Death Benefit Coverage*

Your policy's death benefit is guaranteed — for life. LifeCare offers an income tax-favored death benefit that is available immediately for protection needs. With proper planning, your beneficiaries will receive the policy proceeds directly (without probate) on an income tax-favored basis (under current law).<sup>7</sup>

### *Long-Term Care Insurance*

If you need long-term care and have met eligibility requirements, a portion of your policy's death benefit may be accelerated each month to help pay expenses associated with long-term care.

### *Refund of Premium Feature*

If you change your mind about owning a LifeCare policy within the first six months, 100% of the premium will be refunded provided that no loans have been taken and no long-term care reimbursements have been made.

## Liquidity

### *Guaranteed Cash Value*

LifeCare's policy cash value grows tax-deferred, and is guaranteed as specified in the contract. You can access cash values via partial surrenders and/or policy loans.<sup>8</sup> Keep in mind, however, that this will lower your policy's cash value and death benefit, as well as the amount available for long term care expenses.

## Value

Purchasing a LifeCare policy is less expensive than buying two separate insurance policies, one for permanent life coverage and a second for long-term care needs.

## Experience

John Hancock is an experienced leader in both the life insurance and long-term care insurance markets; consistently ranking as one of the country's top carriers in both markets. That's why you can be sure that you're getting one of the best combinations of life and long-term care insurance benefits when you purchase John Hancock's LifeCare.

8. Loans and partial surrenders will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as Modified Endowment Contracts may be subject to tax when a loan or partial surrender is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½. Cash value available for loans and partial surrenders may be more or less than originally invested. Partial surrenders are available after the first policy year.

# Long-Term Care Protection

## Benefit Access

A John Hancock LifeCare policy provides qualified<sup>9</sup> long-term care coverage that can help pay for the cost of care if you should become unable to perform two of the six activities of daily living (ADL) which include: bathing, maintaining continence, dressing, eating, toileting and transferring (for complete definitions, refer to the contract). Benefits can also be accessed by a demonstration of cognitive impairment that requires professional care.

**One-Time Elimination Period:** LifeCare's 90-day elimination period<sup>10</sup> needs to be satisfied just once. The elimination period begins on the first day you receive long-term care services. Each day of service counts toward the elimination period, regardless of any break in the service received. After the elimination period ends, your benefits may begin.

**Choice of Setting:** You are in control of your own care and can choose to receive skilled, intermediate or custodial care in a variety of settings: at home, in an assisted living facility, nursing home, adult day care center or hospice facility.<sup>11</sup>

**Bed Hold Benefit:** You can use the benefit to help pay to reserve a bed in a nursing home or assisted living facility for up to 30 days per calendar year.<sup>12</sup>

## Long-Term Care Services

With LifeCare, you can stretch your benefit dollars with the *Advantage List*<sup>13</sup> program which provides competitive rates at over 10,000 participating care providers nationwide.

You and your immediate family will also have access to *Seniorlink*,<sup>14</sup> a service that provides professional and personalized advice on topics such as home care, assisted living, home maintenance and repair services and legal services. *Seniorlink* offers you the resources and guidance to make smart decisions, helping to make the process easier for you and your family.

9. LifeCare is intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code section 7702B(b). If you have any questions concerning the tax implications of this product, you should consult with an attorney or qualified tax advisor.

10. The elimination period may be shorter in some states. Eligibility requirements must be met.

11. In California, the Acceleration and Continuation riders also provide coverage for care received in a residential care facility.

12. Maximum bed hold payment not to exceed the selected monthly benefit. The number of days may vary by state.

13. The *Advantage List* program is not affiliated with John Hancock Life Insurance Company (U.S.A) and its subsidiaries. The program may be changed or discontinued at any time.

14. *Seniorlink* is not affiliated with John Hancock Life Insurance Company (U.S.A) and its subsidiaries. *Seniorlink* is the current referral-service provider for the life insurance products sold under John Hancock Life Insurance Company (U.S.A). This program may be changed or discontinued at any time.



# Helping to protect your family, your assets and your future.

LifeCare helps you and your family to maintain your quality of life by protecting your assets and retirement income from the potential impact of long-term care costs. The following hypothetical example shows how John Hancock's LifeCare may help you pay for long-term care costs while also providing guaranteed death benefit protection.

## The Situation

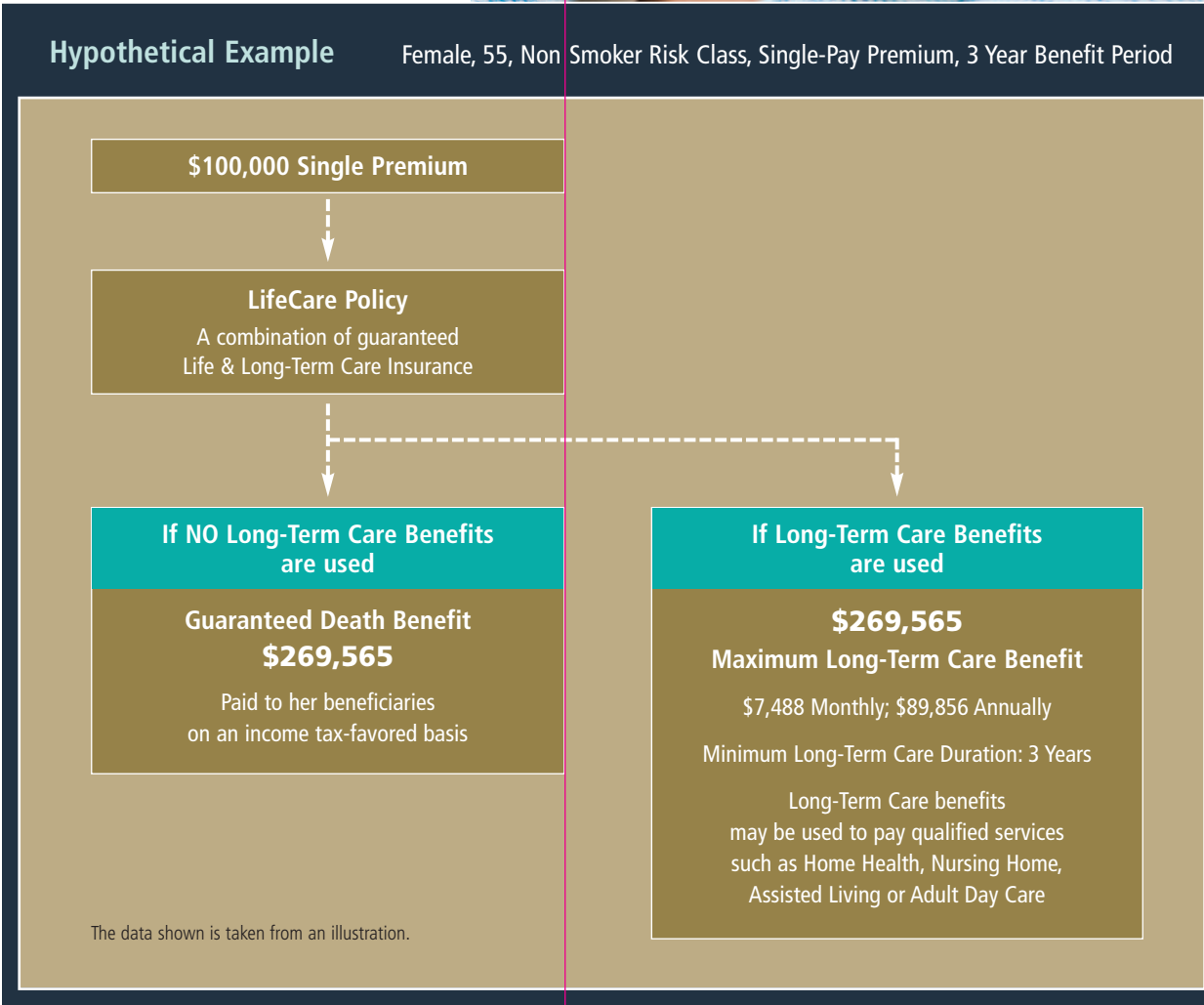
Judy is 60 years old and close to retirement. While her immediate need is death benefit protection, she is also concerned about the rising costs of long-term care. She initially planned to self-insure her long-term care costs and set aside \$100,000 in the cash reserves portion of her portfolio. However, after talking with her financial advisor, Judy decided to move \$100,000 into a John Hancock LifeCare policy. Now, she has the security of knowing that she has addressed several needs with one purchase.

### If Judy Needs Long-Term Care...

- She will have up to \$89,856 available every year (\$7,488 per month) for a minimum of three years to reimburse long-term care costs. If the actual monthly long-term care expenses are less than the maximum monthly benefit amount, the coverage will continue until the benefits have been exhausted.
- The total tax-favored reimbursement could eventually equal \$269,565 — more than two and a half times her original premium.
- She and her family are relieved of a potentially enormous financial burden that otherwise might have put financial strain on her and her family.
- Any portion of the life insurance death benefit that is not used for long-term care expenses, minus any loans or withdrawals, will pass income tax-favored to her beneficiaries.

### If Judy Never Needs Long-Term Care...

- Her beneficiaries will receive a \$269,565 income tax-favored death benefit.



LifeCare:  
*The Single Solution*



## Limitations

We will not pay Accelerated Benefits for Qualified Long-Term Care Services incurred during the Elimination Period, or for any care, treatment, or charges described in the Non-Duplication of Benefits or Exclusions provisions below. We will not pay Accelerated Benefits in excess of the maximum monthly benefit amount for any calendar month during any period of care.

## Exclusions

Qualified Long-Term Care Services do not include care or treatment:

- (a) for intentionally self-inflicted injury;
- (b) required as a result of alcoholism or drug addiction (unless drug addiction was a result of the administration of drugs as part of treatment by a physician);
- (c) due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- (d) due to participation in a felony, riot or insurrection;
- (e) for which no charge is normally made in the absence of insurance;
- (f) provided by a member of the life insured's immediate family, unless:
  - the family member is one of the following professionals — a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietician; and
  - the family member is a regular employee of a nursing home, assisted living facility, adult day care center or organization which is providing the services; and
  - the organization receives the payment for the services; and
  - the family member receives no compensation other than the normal compensation for employees in his or her job category;
- (g) provided outside the fifty United States and the District of Columbia except as described in the International Coverage Benefit provision of the Acceleration rider.

## Non-Duplication of Benefits

Qualified Long-Term Care Services do not include charges covered under any of the following:

- (a) Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amounts);
- (b) any other governmental program (except Medicaid);
- (c) any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- (d) expenses for services or items available or paid under another long-term care insurance or health insurance policy.

Products and features — including benefits, exclusions, limitations, terms, and definitions — may vary by state. Your representative/insurance agent will provide you with an Outline of Coverage that is specific to your state.

*Strength. Stability.* **John Hancock.**

With over 100 years of experience, John Hancock Life Insurance Company (U.S.A.) is among the highest-rated insurance companies in the United States, as judged by the major rating agencies. This is important because these financial ratings reflect the life insurance company’s ability to pay claims in the future. John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

**Financial Ratings<sup>15</sup>**

<b>A.M. BEST</b>	<b>A+ (2nd highest of 15 ratings)</b> Superior ability to meet ongoing obligations.
<b>FITCH RATINGS</b>	<b>AA (3rd highest of 21 ratings)</b> Very strong capacity to meet policyholder and contract obligations.
<b>STANDARD &amp; POOR’S</b>	<b>AA+ (2nd highest of 21 ratings)</b> Very strong financial security characteristics.
<b>MOODY’S</b>	<b>Aa3 (4th highest of 21 ratings)</b> Excellent in financial strength.

15. Financial strength ratings, which are current as of January 1, 2010 and subject to change, apply to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's ability to honor the death benefit and life annuitization guarantees, but not specifically to their products, the performance of these products, the value of any investment in these products upon withdrawals, or to individual securities held in any portfolio. Financial strength ratings do not apply to the safety and performance of separate accounts.

LifeCare may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. LifeCare with the Acceleration rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally.

**For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.**

Guaranteed product features are dependent upon the claims-paying ability of the issuer.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.



MLINY11230911849

Policy Form Series:  
09SPWL & ICC09 09SPWL  
Rider Form Series:  
09WLLTCR



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b>		
Cover Letter - 12.22.09 - LO.pdf		

Lisa Onwubuke  
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416-852-6939 ph  
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December 22, 2009

Arkansas Insurance Department  
1200 W. Third Street  
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)  
NAIC #65838  
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to contract.

The Consumer Guide "LifeCare: Whole Life Insurance with Long-Term Care Benefits – Consumer Guide – IM4123CG" is identified by MLINY11230911849 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider form 09WLLTCR, approved on December 21, 2009. The intended date of first use is February 1, 2010.

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If you have any questions, please do not hesitate to contact me at 416-852-6939 or e-mail [lisa\\_onwubuke@jhancock.com](mailto:lisa_onwubuke@jhancock.com)

Yours truly,



Lisa Onwubuke  
Senior Compliance Specialist